

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Clifton (Passaic County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$400	\$155	\$157
Ace American Ins Co (Ace Group)	\$442	\$110	\$156
All Amer Ins Co (Central Mutual of OH Group)	\$368	\$161	\$205
Allstate NJ Ins Co	\$388	\$108	\$145
American Fire & Cas Co (Ohio Casualty Group)	\$441	N/A	\$256
American Ins Co (Allianz Group) (2)	\$542-\$614	N/A	N/A
American Intl Ins Co of NJ	\$396	\$184	\$244
Amica Mutual Ins Co (1)	\$554	\$155	\$236
Armed Forces Ins Exchange (3)	\$334	N/A	\$163
Associated Indemnity Corp (Allianz Group) (2)	\$649-\$768	\$123-\$158	\$209-\$231
Atlantic Employers Ins Co (Ace Group)	\$520	\$97	\$135
Atlantic Mutual Ins Co (Atlantic Mutual Group)	\$446	\$160	\$200
Balboa Ins Co	\$390-\$575	N/A	N/A
Bay State Ins Co (Andover Group)	\$436	\$137	\$153
Camden Fire Ins Assoc (OneBeacon Group)	\$582-\$725	\$182-\$199	\$210-\$228
Centennial Ins Co (Atlantic Mutual Group)	\$491	\$162	\$202
Central Mutual Ins Co (Central Mutual of OH Group)	\$451	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$444	\$126	\$173
Citizens Ins Co of Amer (All-America Financial Group)	\$393	N/A	N/A
Countryway Ins Co	\$294-\$360	\$108	\$198
Cumberland Mut Fire Ins Co	\$334-\$425	\$160	\$333
Electric Ins Co (3)	\$297	\$95	\$135
Empire Fire & Marine Ins Co	\$313-\$410	N/A	N/A
Encompass Ins Co of New Jersey	\$581	\$290	\$274
Excelsior Ins Co (Liberty Mutual Group)	\$325-\$432	\$144	\$195
Farm Family Cas Ins Co (3)	\$277	\$80	\$160
Farmers Ins Co of Flemington	\$392	\$158	\$155
Farmers Mutual Fic of Salem Cty	\$336-\$463	\$183	\$325
Federal Ins Co (Chubb Group)	\$633	\$126	\$173
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$367-\$389	\$126	\$165
Fidelity National Prop and Cas Ins	\$341	\$108	\$141
Firemans Fund Indemnity Corp (Allianz Group)	\$682	N/A	N/A
Firemans Fund Ins Co (Allianz Group)	\$649-\$768	\$123-\$158	\$209-\$231
First American Prop & Cas Ins Co	N/A	\$242	N/A
First Trenton Indemnity Co	\$347	\$114	\$147
Fitchburg Mutual Ins Co	\$443	\$100	\$199
FMI Ins Co (Franklin Mutual Group) (2)	\$300	N/A	\$156
Founders Ins Co	\$387-\$451	\$154	\$189
Franklin Mut Ins Co (Franklin Mutual Group) (2)	\$373	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group)	\$388	N/A	\$227
Graphic Arts Mutual Ins Co (Utica National Group)	\$305-\$387	\$125	\$176
Great Northern Ins Co (Chubb Group) (2)	\$444	\$118	\$162

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2005 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Clifton (Passaic County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (All-America Financial Group)	\$602	\$117	\$154
Harleysville Ins Co of NJ (2)	\$492-\$574	\$172-\$198	\$177-\$205
Hartford Cas Ins Co (The Hartford Group)	\$436	\$99	\$124
Hartford Fire Ins Co (The Hartford Group)	\$582	\$125	\$160
Hartford Underwriters Ins Co (The Hartford Group)	\$413	\$106	\$146
High Point Preferred Ins Co (fmr. Prudential P&C)	\$376	\$125	\$137
Homesite Ins Co	\$396	\$184	\$244
Insurance Co of North Amer (Ace Group)	\$390	N/A	N/A
Liberty Mutual Fire Ins Co (Liberty Mutual Group)	\$339	\$127	\$152
Massachusetts Bay Ins Co (All-America Financial Group)	\$463	\$109	\$140
Mercer Ins Co of NJ Inc	\$406-\$393	\$212	\$219
Merchants Ins Co of NH Inc (Merchants Group)	\$336	N/A	\$299
Merchants Mutual Ins Co (Merchants Group)	\$486	\$140	\$197
Merrimack Mut Fire Ins Co (Andover Group)	\$483-\$645	\$131	\$180
Metropolitan Grp Prop & Cas Ins Co	\$665	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group)	\$340	\$53	\$92
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$398	\$60	\$106
Ohio Cas Ins Co (Ohio Casualty Group)	\$583	\$132	\$193
Pacific Indemnity Co (Chubb Group)	\$633	\$126	\$173
Philadelphia Contributionship Ins (Philadelphia Contributionship Gro	\$606	\$174	\$298
Preferred Mutual Ins Co	\$373	\$132	\$185
Preserver Ins Co	\$281-\$393	\$128	\$108-\$148
Proformance Ins Co	\$360	N/A	\$256
Providence Mut Fire Ins Co (1)	\$384-\$645	\$146	\$151
Public Service Mutual Ins Co	\$402	\$118	\$114
Quincy Mutual Fire Ins Co	\$325-\$400	\$113	\$146
Rutgers Cas Ins Co	\$357-\$466	\$108-\$138	\$125-\$162
Selective Ins Co of Amer (Selective Group)	\$355	\$124	\$165
Selective Way Ins Co (Selective Group)	\$283	N/A	\$165
Shelby Cas Ins Co	\$461-\$609	\$105-\$136	\$159-\$211
Sompo Japan Ins Co of America	\$280	\$76	\$179
State Farm Fire and Cas Co	\$483	\$141	\$191
Tokio Marine & Nichido Fire Ins Co Ltd	\$367	\$115	\$281
United Services Auto Assoc (USAA Group) (1) (3)	\$346-\$400	N/A	\$98-\$126
USAA Cas Ins Co (USAA Group) (3)	\$401-\$465	N/A	\$119-\$155
Utica Mutual Ins Co (Utica National Group)	\$444	\$144	\$204
Vigilant Ins Co (Chubb Group) (2)	\$481	\$126	\$173
West American Ins Co (Ohio Casualty Group)	\$512	N/A	\$236

(1) Pays dividends

(2) Provides MORE coverage than profile

(3) Insures only members of certain groups or professional associations

N/A Company does not write form

A range indicates company has different eligibility requirements within rating system